

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re: DAVID KERN-LYONS	§	Case No. 15-82068
VALERIE KERN-LYONS	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Lydia S. Meyer, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 08/11/2015.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 08/04/2016.
- 5) The case was dismissed on 08/05/2016.
- 6) Number of months from filing or conversion to last payment: 7.
- 7) Number of months case was pending: 14.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$15,217.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 5,196.00	
Less amount refunded to debtor(s)	\$ 2,320.74	
NET RECEIPTS		\$ 2,875.26

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 2,500.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 375.26	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 2,875.26
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
SCHNEIDER & STONE	Lgl	4,000.00	2,500.00	2,500.00	2,500.00	0.00
ILLINOIS DEPARTMENT OF	Pri	0.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Pri	0.00	200.00	200.00	0.00	0.00
ADP SMALL BUSINESS SERVICES	Uns	0.00	NA	NA	0.00	0.00
ADT SYSTEMS INC	Uns	204.97	NA	NA	0.00	0.00
APPLIED CARD BANK	Uns	2,321.00	NA	NA	0.00	0.00
ARAMRK	Uns	894.91	NA	NA	0.00	0.00
ATHENS STATE BANK	Uns	138.02	NA	NA	0.00	0.00
ATLUS GTS INC	Uns	4,034.30	NA	NA	0.00	0.00
CAPITAL ONE BANK USA NA	Uns	3,720.00	3,720.34	3,720.34	0.00	0.00
CAPITAL ONE BANK USA NA	Uns	2,089.00	2,089.95	2,089.95	0.00	0.00
CAPITAL ONE	Uns	1,969.00	NA	NA	0.00	0.00
CAPITAL ONE	Uns	390.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA N	Uns	1,127.00	NA	NA	0.00	0.00
CAVALRY SPV I, LLC	Uns	2,383.00	3,823.99	3,823.99	0.00	0.00
ECAST SETTLEMENT	Uns	3,370.00	3,370.35	3,370.35	0.00	0.00
CREDIT MANAGEMENT	Uns	1,013.27	NA	NA	0.00	0.00
D MIDWEST JUDGEMENT	Uns	265.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
DISCOVER BANK	Uns	12,419.00	12,419.16	12,419.16	0.00	0.00
RELEASE	Uns	4,109.00	NA	NA	0.00	0.00
RELEASE CAPITAL FINANCE	Uns	4,109.60	NA	NA	0.00	0.00
EQUIFAX VERIFICATION SERVICES	Uns	1,661.40	NA	NA	0.00	0.00
EXPERIAN BUSINESS INFO	Uns	229.00	NA	NA	0.00	0.00
FINCH & BARRY REALTY	Uns	6,000.00	NA	NA	0.00	0.00
FIRST BK OF DE/CONTINE	Uns	0.00	NA	NA	0.00	0.00
FIRST NATIONAL BANK OF OMAHA	Uns	2,945.00	3,027.82	3,027.82	0.00	0.00
FIRST PREMIER BANK	Uns	662.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Uns	318.00	318.47	318.47	0.00	0.00
GEMB / WALMART	Uns	2,930.00	NA	NA	0.00	0.00
HOLIDAY INN CLUB VACATIONS	Uns	864.00	NA	NA	0.00	0.00
HSBC	Uns	58.29	NA	NA	0.00	0.00
IC SYSTEM INC	Uns	125.76	NA	NA	0.00	0.00
ILLINOIS TOLLWAY AUTHORITY	Uns	65.00	NA	NA	0.00	0.00
MARK C MERCER	Uns	3,195.81	NA	NA	0.00	0.00
MCM	Uns	1,315.00	NA	NA	0.00	0.00
MDI VERIFY INC	Uns	12,572.50	24,162.50	24,162.50	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	1,184.00	920.71	920.71	0.00	0.00
MIDLAND FUNDING	Uns	1,491.00	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Uns	1,450.62	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT	Uns	1,188.00	2,830.62	2,830.62	0.00	0.00
NAVIENT	Uns	4,544.00	NA	NA	0.00	0.00
NETWISE DATA LLC	Uns	300.00	NA	NA	0.00	0.00
STAPLES	Uns	1,422.87	NA	NA	0.00	0.00
WILLIAM G JOHNSON	Uns	22,500.00	NA	NA	0.00	0.00
RELEASE	Uns	0.00	NA	NA	0.00	0.00
FINCH & BARRY REALTY	Uns	0.00	NA	NA	0.00	0.00
LYONS COELLO & ASSOCIATES LLC	Uns	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 0.00	\$ 0.00	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 200.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 200.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 56,683.91	\$ 0.00	\$ 0.00

Disbursements:

Expenses of Administration	\$ 2,875.26	
Disbursements to Creditors	\$ 0.00	
TOTAL DISBURSEMENTS:		\$ 2,875.26

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 10/26/2016

By: /s/ Lydia S. Meyer
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.